

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1	("6016484").PN.	USPAT	OR	OFF	2004/11/18 09:24
S1	269	electronic adj wallet	USPAT	OR	ON	2004/11/17 11:00
S2	231	S1 and transaction	USPAT	OR	ON	2004/11/17 11:00
S3	0	S2 and pre-populated	USPAT	OR	ON	2004/11/17 11:01
S4	180	S2 and compar\$4	USPAT	OR	ON	2004/11/17 11:02
S5	115	S4 and (internet or web)	USPAT	OR	ON	2004/11/17 11:03
S6	109	S5 and first and second	USPAT	OR	ON	2004/11/17 11:04
S7	84	S6 and (substitute or replac\$4)	USPAT	OR	ON	2004/11/17 13:54
S8	0	("6609113").URPN.	USPAT	OR	OFF	2004/11/17 13:12
S9	59	( "3852571"   "4321672"   "5287269"   "5455407"   "5461217"   "5465206"   "5477038"   "5511114"   "5577109"   "5590197"   "5650604"   "5673309"   "5677955"   "5692132"   "5696908"   "5699528"   "5727163"   "5732136"   "5742845"   "5745886"   "5757917"   "5796832"   "5815657"   "5825003"   "5826241"   "5826245"   "5864830"   "5870456"   "5870724"   "5903878"   "5920487"   "5937396"   "5943423"   "5949044"   "5952638"   "5963647"   "5963648"   "5991749"   "5996076"   "6003764"   "6010067"   "6012048"   "6014646"   "6021202"   "6032135"   "6032136"   "6065675"   "6070150"   "6078907"   "6092053"   "6105008"   "6112984"   "6138107"   "6149055"   "6173272"   "6285991"   "6311170"   "6354491"   "6366893").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/11/17 13:13
S10	1	("5511121").PN.	USPAT	OR	OFF	2004/11/17 13:56
S11	1	("5221838").PN.	USPAT	OR	OFF	2004/11/17 13:59
S12	1	("4877950").PN.	USPAT	OR	OFF	2004/11/17 14:12
S13	1	("6070796").PN.	USPAT	OR	OFF	2004/11/18 09:24

**Business Methods**ELECTRONIC FUNDS TRANSFER (EFT)  
Dialog Toolkit Interface**④ List of Databases Searched****Full-Text Databases - Group 1, Descriptions**

ABI/INFORM® (File 15)  
Computer Database™ (File 275)  
PROMT® (File 16)  
PROMT® Backfile (File 160)  
Trade & Industry Database™ (File 148)

**Full-Text Databases - Group 2, Descriptions**

American Banker (File 625)  
Bond Buyer (File 626)  
Business & Industry® (File 9)  
Business Wire (File 610, 810)  
Dialog Finance & Banking Newsletters (File 267)  
Knight-Ridder/Tribune Business News (File 608)  
The McGraw-Hill Companies Publications Online (File 624)  
New Product Announcements/Plus® (NPA/Plus) (File 621)  
Newsletter Database™ (File 636)  
PR Newswire (File 613, 813)  
San Jose Mercury News (File 634)  
World Reporter (File 20)  
Financial Times Fulltext (File 476)

**Abstract Databases, Descriptions**

Dissertation Abstracts Online (File 35)  
EconLit (File 139)  
Financial Times Abstracts (File 473)  
Globalbase™ (File 583)  
Inside Conferences (File 65)  
INSPEC (File 2)  
Internet & Personal Computing Abstracts (File 233)  
New York Times Abstracts (File 474)  
Softbase: Reviews, Companies and Products (File 256)  
Wall Street Journal Abstracts (File 475)  
Wilson Applied Science & Technology Abstracts (File 99)

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**Search results:** 4 titles

**Select All None**

Titles on this page:

**Display Checked**

**Display All**

### Search Report

<b>Database Name</b>	<b>Database Number</b>
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BUSINESS & INDUS	9
BUSINESS WIRE	810
MCGRAW-HILL PUBS	624
PR NEWSWIRE	813
NEWSLETTER DB	636
NEW PRODUCT ANNMT	621
GLOBAL REPORTER	20
AMERICAN BANKER	625
BOND BUYER	626
DIALOG FIN & BANK	267
KR/T BUS NEWS	608
SAN JOSE MERCURY	634
FT INFORMATION LTD	476

<b>Set</b>	<b>Description</b>
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S1	(electronic()wallet)
S2	PY=((1970:2000))
S3	S1 and S2
S4	S3
S5	(eft or efts or electronic()funds()transfer???? or financial()(electronic()data()interchang? or edi) or fedi)/ti,de,ab
S6	s4 and s5
S7	RD
S8	SORT /ALL/pd,a

1 An ATM Model For Internet Payments - March 14, 1997 - Business & Industry® - US\$3.40

2 Electronic Commerce: America On-Line Giving E-Wallets for Christmas - October 06,

1998 - Business & Industry® - US\$3.40

3 **New National IC Card Consortium to Develop Royalty-free Electronic Money System** -  
July 12, 1999 - World Reporter - US\$2.95

4 **Networks Set Out For An Internet Debit Solution** - January 18, 2000 - Business & Industry®  
- US\$3.40

select  
 all  
 none

Titles on this page:

To display full records, click a title or use the checkboxes and display buttons

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**Search results:** 15 titles

**Select all none**

Titles on this page:

[Display Checked](#)[Display All](#)**Search Report****Database Name      Database Number**

ECONLIT      139

DISSERTATION      35  
ABS

GLOBALBASE      583

INSPEC 69-PRES      2

INSIDE  
CONFERENCES      65APPLIED SCI &  
TECH      99

INTERNET-PC ABS 233

FT ABSTRACTS      473

NYT ABSTRACTS      474

WSJ ABSTRACTS      475

**Set      Description**

S1      (electronic()wallet)

S2      CY,PY=((1970:2000))

S3      S1 and S2

S4      S3

S5      (eft or efts or electronic()fund? ?()transfer? or  
financial()(electronic()data()interchang? or edi) or  
fedi)/ti,de

S6      s4 and s5

S7      RD

- 1 Open transnational system for digital currency payments - 1997 - INSPEC - US\$2.70
- 2 Smart card: the electronic wallet - March 1998 - INSPEC - US\$2.70
- 3 A smart way to win (smartcard technology: electronic cash) - July 1995 - INSPEC - US\$2.70
- 4 In the chips (smart card applications) - May 1995 - INSPEC - US\$2.70
- 5 The ESPRIT project CAFE-high security digital payment systems - 1994 - INSPEC - US\$2.70
- 6 Road map: cash isn't greener on other side (electronic wallet technology) - Jan. 1995 -  
INSPEC - US\$2.70
- 7 European Commission pilots purse scheme as EMU deadlines loom large - March 1995 -  
INSPEC - US\$2.70

- 8 Wallet databases with observers** - 1993 - INSPEC - US\$2.70
- 9 UEPS-a second generation electronic wallet** - 1992 - INSPEC - US\$2.70
- 10 Numbers can be a better form of cash than paper** - 1991 - INSPEC - US\$2.70

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Display more titles: **1-10 11-15**

**select**  
 **all**    **none**

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To display full records, click a title or use the checkboxes and display buttons

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**Search results:** 5 titles

   **Select All None**

Titles on this page:

**Search Report****Database Name      Database Number**

ABI/INFORM	15
TRADE&INDUSTRY	148
PROMT (90-PRESENT)	16
PROMT (1972-1989)	160
COMPUTER DATABASE	275

**Set                  Description**

S1	((electronic()wallet) AND (compar??? AND (replace OR update OR change)))
S2	PY=((1970:2000))
S3	S1 and S2
S4	S3
S5	(eft or efts or electronic()funds()transfer???? or financial()(electronic()data()interchang? or edi) or fedi)/ti,de,ab
S6	s4 and s5
S7	RD
S8	SORT /ALL/pd,a

- 1 **Smart cards on the table** - Feb 9, 1995 - Word Count: 1002 - ABI/INFORM® - US\$3.40
- 2 **Banking on multimedia**. - Spring - 1995 - Gale Group Trade and Industry Database™ - US\$3.45
- 3 **Money in electronic commerce: Digital cash, electronic fund transfer, and Ecash** - Jun 1996  
- Word Count: 4172 - ABI/INFORM® - US\$3.40
- 4 **How the cash flows. (electronic payment systems)(includes glossary of acronyms)(Cover Story)** - August - 1996 - Gale Group Trade and Industry Database™ - US\$3.45
- 5 **Digital money: electronic cash may make sense. (includes related article on studies on digital money)** - August-Sep - 1998 - Gale Group Trade and Industry Database™ - US\$3.45

   **Select All None**

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To display full records, click a title or use the checkboxes and display buttons